Whereſoeuer you ſee meee,
Truſt vnto your ſelfe.

OR,

THE MYSTERIE OF LENDING AND BORROWING.

Seria Focis:

OR,

The Tickling Torture.

——Dum rideo, vobis mihi riſus.

By THOMAS POVVEL,
London-Cambrian.

LONDON,
Printed for *Beniamin Fiſher*, and are to be ſold at his ſhop in *Pater-noſter-row*, at the ſigne of the *Talbot*.
1623.

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Truft unto your Felf.

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Sera fydein:

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——Dum vivo, cras moriturus.

By THOMAS POWEL,
London-Cambrian.

LONDON,
Printed for Benjamin Alfop, and are
to be fold at his Shop in Pater-noſter-row,
at the Signe of the Angel.
1634.

TO THE TWO FAmous Vniuersities, the Seminaries of so many desperate Debtors,

RAM-ALLY and MILFORD-LANE,
MILFORD-LANE and RAM-ALLEY.

TWo questions in demurer seeme to stay vs,
Which is the elder? and from whence ye came,
Not all the learning in old Dr. Caius,
Was euer able to resolue the same:
Your Bookes and studies are the same and one,
The blessing from your Creditor must come.
Yare both as deepely learned (we doe know it,)
As to the very center of the celler:
For Kitchen Physicke, if ye list to shew it,
Y-haue stomacks that can far out doe Mountpellier,
And for the rest of all the Sciences,
We may send Doway *bold defiances.*

The Epistle Dedicatory.

Y are both so ancient, worthy, so alike,
It were great pitty that you should conteſt,
But rather let your wits beſt powers vnite,
Againſt your equall enemy profeſt:
To multiply your Partizans apace,
The Temple Gods vouchſafe and giue yee grace.

D. P.

To the Reader.

YOu ſee our Author goes not vpon truſt,
And if the Title of his Booke be iuſt:
He bids you truſt your ſelfe, where ere you ſee him,
So ſhall ye neuer fall to diſagreeing.

The

The Students of *Ram-Ally* to the AVTHOR.

IF all be true that men ſpeake a their knowledge,
Your ſelfe was ſometimes fellow of a Colledge
Within Ram-Ally : *and you ſhould doe well,*
To come and take a place that late befell :
(To tell you true) it is the welſh Profeſſour,
Your pulpit ſhall be Robin Gibbes *his Dreſſer.*
If you ſtand for the Lecture, feare not ſpeeding,
For then w'are like to haue a merry reeding.

From the Horſe-ſhooe, this

firſt of May,

1623.

The Authors Invocation.

THou spirit of old Gybbs, *a quondam Cooke,*
Thy hungry Poet doth thee now invoke,
T-infuse in him the iuyce of Rumpe or Kidney,
And he shall sing as sweet as ere did Sidney:
I am not so ambitious as to wish
For black spic'keale, or such a pretious dish,
As Pottrels naught by pretty imitation,
Nor any thing so hot in operation,
As may inflame the Liuer of mine Host,
To sweare I chalke too much vpon the post:
My selfe a damn'd Promethian I should thinke,
If with the Gods Scotch-Ale, or Meth, a drinke,
The vulgar to prophane, Metheglin call,
Or drops which from my Ladies Lembick fall,
In seuerall spirits of a fifth transcendence,
No, no, the hungry belly cal'ls my mind thence:
I wish not for Castalian cups not I,
But with the petty-Canons being dry,
And but inspir'd with one bare Qu: let any
*Compare with vs for singing (*O Sydany.)

Thy

The Authors Inuocation.

Thy Pot-herbs prithy Robbin *now afford,*
Perfume the Altar of thy Dresser-board,
And couer it with Hecatombes *of Mutton,*
As fat and faire as euer knife did cut on:
Then will I sing the Lender and the Debter,
The martiall Mace, the Seriant and the Setter,
Ruines and reparations of lost wealth,
Still, Where you see me, Trust vpon your selfe.

Where-

WHERESOEVER YOV SEE MEE, Truſt to your ſelfe.

OR

THE MYSTERIE OF LENding and Borrowing.

SEtting aſide the contemplation of ſuch Lending and Borrowing, as whereby the ſoule of Traffique is breathed into the bodie of a Common-wealth; I deſcend lower to that practice of mutuation, whereby we accommodate one another for our preſent neceſſities in monies and other requiſites.

Firſt, for the Borrower.

I Will firſt ſhew who be the moſt notable ſort of Borrowers and Booke-men.

Next, what method euery one holds in his

ſeuerall way of Borrowing and Booking.

Then their ſeuerall cauſe of failing, and inſoluencie.

Next, their ſundrie waies and weapons, with which they fence with their Creditors.

Next, their noted places of refuge and retirement.

Then their Iubilies and daies of Priuiledge.

Laſtly, the certaine markes of a conſcious cautious Debtor, with the Martiall diſcipline of the Mace, according to the Moderne practiſe of theſe daies.

Next for the Creditor.

I Will firſt ſhew the charitable extent of the Creditors curteſie.

Then his Myſtery of Multiplication.

Next, how the Oyſter caught the Crow. The hand in the booke bred the wind-collicke in the ware-houſe.

And then how that wind being not able to force a paſſage thorow the cauernes of his credit, ſhake the very foundation of his ſhop-boord, threaming a moſt ſudden, ſtrange, and ſtormie eruption.

Next, the ſignes fore-running the wonderfull cracke.

Then the Reparation of the decayed man.

And laſtly, the ſingular comfort which the Common-wealth receiued by him, when he was ſent forth for current out of his Creditors mint,

with

with a new impreſſion and a ſecond edition.

And of theſe in order.

The chiefe and moſt notable Borrowers are,

The Courtier, that neither cares for the call of the Counting-houſe, nor the Checke of the Chamber.

The Innes of Court-man that neuer was Student.

The country Gentleman no Hoſpitall houſekeeper.

The citie gallant that neuer arriued at his freedome by ſeruice.

The Courtiers method followes.

FIrſt he inuites his Creditor, to a diſh of Court-Ling, with Maſculine muſtard plenty.

Then ſhewes him the priuie lodgings, and the new banquetting houſe.

Perhaps the Robes next.

Then the great Magolls tent in the Wardrobe: And ſo much ſerues for the firſt meeting, and to procure an appetite to the ſecond.

To the ſecond meeting our Creditor is ſummoned, and brings behinde him his wife, like to a broken wicker glaſſe bottle hanging at his taile, and enters into the Masking roome.

Whereat the Courtiers skill in deliuering of the Maskers names, vnder their ſeuerall diſguiſes, did purchaſe an euerlaſting and indiſſoluble citie-conſanguinitie with his female charge, ouer whom the more ſleepy hir ſpouſe, the more vigilant was my couſen courtier.

And now he hath made his partie ſtrong enough to viſit my citizen, and to borrow and take vp of him at his owne home, in the moſt familiar phraſe that can bee deuiſed for ſuch like vſe and purpoſe.

Then for the quickning, continuing, and enlarging of his credit, our Courtier pretends how he has receiued newes that his feign'd kinred is very ſicke: and thereupon a takes occaſion (in ſtead of veniſon) to ſend her a bottle of that famous and farre fetcht *frantineack*: He bids himſelfe to dinner the ſame day, and there in a curſorie way of commending the excellent art of man, in matter of Manufacture, he falls by chance vpon the remembrance of an extraordinarie ſtuffe which hee ſaw a great perſonage weare lately in Court, not doubting but that his couſens ſhop did afford the like: His purpoſe was to haue a ſuit of the ſame very ſhortly, if they would but lay it by for him till his moneyes came in: Yet with a very little intreaty ſo cleanly expromptcd, he was perſwaded to take it along with him, but onely for feare leſt the whole peece might be ſold by the fooliſh foreman vnawares before his returne.

Giue vs old Ale and booke it,
O giue vs old Ale and booke it:
And when you would haue your money for all,
My couſen may chance to looke it.

The Innes of Court-man, and his Method.

FIrst hee makes himselfe acquainted with the Creditor, by going to him in company with one who is a knowne customer there, and an approued good pay-master.

Then he procures this knowne customer to take the man of credence (as it were) modestly apart, and at his backe while he is walking downe the shop and auerted, to whisper, That this gentleman whom you see here, is sonne and heire to that worthy Knight so potent in the Peake, or that most markable Malster of much Marlborne: Or the great Grasier of Grymsborow, or the like. Then he returnes to the vpper end of the shop, and the Master takes an occasion to call to *Thomas* to giue the Gentleman a stoole, and tels him that he knowes his friends very well: The ancient Mannor house, and the Mill and goodly meadowes a little beneath in the bottome: adding further, that no doubt but if he please the good old Gentleman, hee may in time be owner of them all himselfe.

Be owner? saies mine Innes of court man. Why I tell you, that water-mill came by my mother, with all the medowes of that Leuell: And my Father would hang himselfe he cannot giue them away from me.

And whereas you say I may be owner in time, I thinke the old man has held them long enough: vnlesse you would make his time endlesse, and him a very wandring Iew. I wis my Grandfather seru'd

nothim ſo, he knew what he did when he died. He did it out of true iudgement, in fulneſſe of vnderſtanding, able to penne his owne will himſelfe, when he was no longer ſeruiceable to his country, he would not liue onely to mend the fire, or preſerue it by applying euery circumſtant cinder within his reach: but though I pinch for it awhile, a time (I hope) may come.

Whereat my Creditor interrupting him, ſaies, alas you pinch for it? That ſhall not need (God be thanked) your credit is worthy to bee ranckt in a ſhop-booke, cheeke by iowle with any debitany diſpoſed Gentleman of this towne whatſoeuer. Beſides, if you would be loth to haue your name extant in ſo publike a Repertory, you are able by ſuch eſtate as is inſeparably annexed to your perſon to giue farther aſſurance (I doe but ſpeake it if need were) by other waies, and otherwiſe at your pleaſure.

Further aſſurance (replies my Gallant) A pox on't: For aſſurance they ſhall haue what they will: And for price of any thing, it is my deſire they ſhould gaine by me, yea they ſhall gaine by mee: For otherwiſe how ſhould you be able to liue by it?

Now ſir, you ſpeake like an honeſt Gentleman (ſaies he againe) I would all our cuſtomers were of your minde, there bee too few ſuch as you are; if you haue need of any thing here, either for your wearing, or elſe for conuerſion, wherein I hope you conceiue me ſir, it is at your command.

Hereupon the man of the ſword ſweares that he

he ſhall not out-doe him in nobleneſſe. Had hee robbed the Steuens of the new Standard of all their royall reſolutions. He vowes to returne thither againe, and that ſpeedily: To bring his Tailor with him aduiſedly; To take vp for diuers vſes with much facility, and to giue aſſurance according to the direction of his owne Scriuener, a Bow lane moſt legally.

And ſo leaue we him like a horſe put vp to diet, whereby to be prepared to runne his traine ſents on the deepeſt ground of aſſurance, that City counſell can finde out or deuiſe.

Puppy runnes well, but who ſhall winne the day
Puppy? or Naddy? 'Tis an euen lay.

The Country Gentleman, his Method.

THe country Gentleman, hee is by this time come vp to London; and has brought his Atturney with him, one that profeſſes the taking vp of money by writ of right. His Atturnie brings him to the ſhip behinde the Exchange, and leaues him there while he goes to fetch the onely *Vouerer* in thoſe parts, whom he prepares at his ſhop with the purpoſe, aduiſing him withall in his care, ſo to handle the matter in hall, that beards may wag all, which he deliuered with a moſt familiar wringing of him by the hand, to inſinuate his meaning as vnto his ſhare: He then brings the Scriuener vnto the Tauerne, good compliance is in all parties,

and

and the Scriuener according to the true practice of the moſt of them, at the firſt meeting, eſpecially while they are with the borrower in a Tauerne, was more eaſie in promiſing, then they in poſing.

The atturney then ſoftly tels the Gentleman apart, that he ſhould doe well to beſpeake ſupper inſtantly, aſſuring him that if hee could but faſten that courteſie vpon the Scriuener for the preſent, he were their owne for euer after, neither the ſumme nor the ſecuritie could be matter of any difficulty.

The counſell was held wholſome as vnto the ſupper, the Atturney was forthwith preferd to the barre, where hee ſpake ſo learnedly in the cauſe, that vpon the ſame hearing, they recouered three full diſhes on their ſide, the boyes drew the proceeding of the buſineſſe very Clarke-like, the Kitchinmaid ſupplied with a Tales. The Miſtreſſe call'd earneſtly for the Poſtea, and the maſter hee rated and allowed the bill of coſts.

At the execution whereof, my Scrinener fearing leſt the ſhot ſhould diſperſe and ſcatter it ſelfe amongſt them, while the Gentleman was feeling for money to diſcharge it; he to facilitate that hand, askes him ſoftly in his eare; *What is the ſumme that hee would haue?* Then ſuſpecting the long dwelling of his hand in the pocket, he tells him, *He ſhall haue what ſumme he will:* Let mee ſee, ſaies the Scrinener, there comes in this night of Sir *Sam van Skeykers* money, fiue hundred, and to morrow

as much more I can ſupply you from one hundred to ten out of that as your occaſions require; how ſay you?

We will haue no drie reckoning replies the Gentleman: Heere's the full ſumme of the bill and a pottle ouer; Though we be Leiceſter-ſhire fed, yet we be not Brackly bred, I aſſure you.

And for the ſummie which I ſhould (or at leaſt would haue) for eſpeciall occaſions, Let me ſee: There is a horſe-race at Northampton on Munday come ſeuenight; I muſt needs haue new furniture for Cropeare, which I will ſend downe by Leiceſter Waggon.

I will haue that Hawke which I ſaw in Southwarke this afternoone: clothes would doe well: But thats my leaſt care of a thouſand. A poxe a pride I ſay.

Howſoeuer I muſt ſee the party I told you of by the way, before I goe out of towne, by any meanes if ſhee keepe the ſame lodging and the ſame name that ſhe was wont to doe: thats all now. Lets ſee, A matter of ſome three hundred will doe't, ſo farre forth as my preſent and moſt vrgent occaſions doe preſſe me at this inſtant:

As for payment,
And for rayment,
For hedges and mounds,
And ſtocking of grounds,
For Corne for ſeed,
Or Cattle to breed,

Or the Wolfe at the doore,
And a thouſand things more.

They are nothing ſo important and concerning as the leaſt of theſe: I would not miſſe Munday come ſeuennight for three ſuch ſummes, I tell you Sir: Munday come ſeuennight! That were a ieſt indeed.

For that and what you pleaſe beſide, ſaies the Scriuener, you ſhall finde no default on my partie: This honeſt Gentleman that is with you knowes the courſe of theſe kinde of buſineſſes: He and I ſhall take care of you whereſoeuer you diſpoſe or repoſe your ſelfe: And ſo with thanks for your coſts and kindneſſe, I ſhall take my leaue at this time.

The Scriuener departs, and the Gentleman ſtaies behinde, onely to hugge and endeare the endowments of him that procured this meeting: He praiſes the proſperity of their iourney, commends the comely cariage of the Scriuener, and vowes euerlaſting acknowledgement of his Atturneys actiuity. And ſo they betake themſelues to their lodging likewiſe for that night.

The next morning my Gentleman ſends his Atturny to ſee that the money which he ſpake for, be told out and made ready for him againſt his comming, which ſhould be when and where it ſhall pleaſe the honeſt Scriuener. (For by this time he had attained ſo much of reputation among them.)

The ſame day and the next were both ſpent in continuall queſt of the Scriuener. But the Boyes in the

the Shop according to their maſters direction made anſwer, one while that he was gone to Sir *Sum* for moneys: Another while that he was at the ſealing of writings at ſuch a place: Then that he was at the ſpeeding of a commiſſion of Bankeruptiſme at Guild-hall, God bleſſe the place and euery good man of the Grand Iury: And then ſhortly after, that he was but euen now gone forth, and that it was impoſſible but that he ſhould meet him, vnleſſe the duſt of Popes-head Alley had put out his eies by the way.

The time weares out, & the horſe-race comes onward, the apprehenſion whereof puts our Gentleman into ſuch a perpaſſion, that on the next day early in the morning he goes to the Scriueners ſhop, where ſodainly and vnawares he finds him ſaying his praiers, while he was withall croſſe gartering of himſelfe; and had he not knowne him better by his croſſe-garters than by his praiers, queſtionleſſe he had loſt his labour.

Godmorrow (ſaies the Gentleman) perhaps I doe diſturb your deuotion?

You Raſcall, how chance you doe not hang out the Labells? (ſaies the Scriuener to his boy.) Then he proceeds with his praiers, and ſuddenly beſpeaks the Gentleman, asking, What is your will with me Sir? Haue you any buſineſſe with me I pray now?

O Lord Sir, (ſaies he) I hope you remember what paſt betweene vs at the Ship on wedneſday night laſt, touching the three hundred which I was

indeed to haue the next morning, parcell of the thouſand which was to come in then.

Hum (ſaies the Scriuener) I thinke there was ſome ſuch matter: I remember we talked of it: But what were the names of your ſecurity which you did then giue me?

For names (replies he) why I gaue you none, for I conceiued it ſhould not need: Or if it doe, you ſhall haue lands that for ſeat, and ſite, value, and Virgin title, ſhall beare and ballance your morgage downe to the center.

Now you come to me (ſaies the Scriuener) goe you two to the Antwerp, but only to prepare me a particular of this land, and I will be with you preſently.

They goe before the particular is made ready. The wine is burnt, the Scriuener with much paine has paſt through his praiers, and recouers the Tauerne doore, by that time he was come to (*Amen.*) He returnes to his old complement, pockets the Particular which they deliuer him, and puts all vnkindneſſe into this cup; He drinks freely, and promiſes nobly: So that now there was no doubt made but we might be at Northampton moſt opportunely. And ſo much for that meeting.

After dinner they came both againe to the ſhop, where they found my Scriuener wrapt warme in his gowne about him, faſt aſleepe (Good man.) For if euer he were good, he was then good; Or (at leaſt) I am ſure he was then and there at the very beſt of Scriueners goodneſſe;

neſſe; the height of their holineſſe, and the perfection of their punctuality.

They muſt by no meanes trouble him before he be fully recouered and enabled for a ſecond meeting at the Mermaid after Exchange time. They attend the while: the clouds of claret ſhortly ſpend themſelues: he wakens, they ſalute him.

At length with much adoe hee calls them to remembrance, and askes them for their particular: they ſhew the errour in his pocket, and ſo he promiſes their diſpatch the next morning without any faile, and they are gone to beſpeake furniture for Cropeare in the meane time. At the appointed houre my Atturnie comes to know if the writings were ready to ſeale, and the money proportioned into ſeuerall hundreds, in ſo many ſeuerall bagges or no.

The Scriuener replies, that it ſhould be forthwith prepared accordingly, ſo as they ſhould bring good city ſecurity with them, but only to vndertake for the property and tranſparancie of the title of the Lands ſo tendred, and that was all ſhould need for the matter, procuration being euer prouided for, and writing taken to eſtimation according to the repute of the place where it was to bee written, and that was all that was now remaining to be conſidered of on the Gentlemans behalfe. This new taske required more time in poſſeſſing and perſwading of ſome Citizens his Country-men, who knew him and his lands ſo well, that it was diſputable, whether was more deare and deſired vnto them.

They ioyne with him in the ſecurity, and become immediatly bound with him by bond for the payment of the money at a certaine day to come, and to the great amazement of the Scriuener, thanke him for this counſaile in aduiſing and directing them to the cautionary cauſeway of ſecurity both laterally and collaterally, by direct & oblique lines which he moſt mathematically had imagined and contriued in his head, as well for his owne commodity as for their indempnity, without demanding of any other aſſurance as yet, and ſo my Gentleman is diſpatcht without further tie vpon lands or perſon hitherto, ſauing what is mentally reſerued vpon the growth of this ſumme, by theſe his louing friends and countrimen.

Friendſhip for countries ſake I doe commend,
But not to ſell my country for a friend.

The Citizen, a Redemptionary Freeman, his Method.

THe laſt, but not the leaſt of theſe is our city borrower, a hopefull young man (though I ſay it:)

A man of wiſedome, for he is the beſt
That euer was of our Ward-moot inqueſt:
Of ſweet behauiour, for this very yeere,
He hath diſcharg'd the place of Scauenger.
At an arbitrement he is a cutter,
As ere concluded in a Tauerne ſupper.

If

If females for their linnen doe contend,
He takes vp all, and makes a friendly end.
And if our Veſtry brethren doe diſſent,
He makes the elder head moſt eminent.
Grow vp thou man of iuſtice and of hope,
My pen giues thee thy due, giue thou it ſcope.

This City youth, not altogether free by patrimonie, but partly by matrization, is wonderfull cautious of being a borrower vpon record, or in the eye of the world. He will not haue his name tendred to a Scriuener by any meanes, while he is yet but eaſily declining vpon the ſtreame of ready monies, and not in ſtocke, like the water which though it fall and ſinke by the ſides, yet runnes vp in the middeſt with a manifeſt current long after.

He now ſtudies how to take vp without expreſſion to bee a principall for himſelfe, or to be too promptly drawne into ſecurity for others. Hee findes out for property for this purpoſe a young heire, who for a third ſhare of the ſumme, was content to beare the onely name and blame of borrower, and to yeeld to the enſaſing of my Citizen, by ſuch counter-bonds, ſales and aſſignments, as by the Scriuener and himſelfe, could be deuiſed to vphold the reputation of a wonderfull wary man.

Can you now call this man a borrower for doing his friend a courteſie? Or is this man in a declenſion, when it appeares by the booke, that he is in the way of purchaſing? No ſuch matter, this cries vp his credit: And howſoeuer theſe monies be repaid,

yet

yet he is ſure of the land, which before any inſolu-ency ſhall appeare on his party, he does intend to conuey ouer in truſt ſecretly, to the vſes of his liue-lihood for the time of reſtraint to come, and like one that prepares his tombe while he is yet liuing, hee reſolues what lodging to take vp on the maſters-ſide, when his credit ſhall depart this mortall life.

Beſides, he had another way of borrowing, hee findes out an old vſurer of the ſame pariſh, father to diuers daughters, who catcht at eſpouſall prefer-ment, onely by their fathers countenance, and their conciſe carriage.

The one of theſe he ſingles out from the heard, and pretends moſt pure and vnfained loue vnto her: He viſits her in his gowne at Midſummer, whereat the old man conceiues great ioy and comfort, glo-ries in his grauity, and delights in his decency. He on the other ſide peceiues the powle-cat in the Purſenet, makes preſent vſe of it. He ſhewes him the conueiance which the heire made the other day vnto him of all the houſes in Conny-hoope-lane a one ſide; and deſires to be furniſht by him with ſo much as might bring the other ſide into his proper-tie likewiſe: for that it was now offered vnto him vpon reaſonable conditions, ſo ſhould hee reduce all (as it were) into a circle, and his daughter ſhould hold that for her Iointer, and haue the euidence in her owne cuſtody.

The old man lik't this paſſing well, and for feare leſt the bargaine ſhould be ſnatcht out of his hand,

he

he takes him into his cloſet, tells out the monie, and ſends him away inſtantly.

The old man turnes him about, and (pointing at her ſweet heart) beſpeakes his daughter thus:

There goes he that labours for you moſt induſtriouſly, ſtudies your good right carefully, I pray God make you thankfull for him accordingly: For you ſhall haue a husband (bee it not vainely ſpoken) that for thrift and husbandrie may be the very browch of all the Citie.

In ſtead of going forthwith vnto his Chapman, for the houſing and candle rents, he is houſed preſently at a widdowes in the way, where he ſpends his time till candle-light.

Here he likewiſe proteſts and profeſſes loue by whole ſale: hee ſhewes her the monies, and tels her what a bargaine he could now haue, if ſhee would ioine ſtocke with him in ſuch a commoditie come lately into the Downes with the laſt Eaſt-Indian ſhips. It might pleaſe God that this might be a happy occaſion of vniting their perſons as well as their parcels together.

The Widdow was hereupon taken with ſuch a Sorpego in her wriſts, that her fingers ends itcht to be telling out of her part, and to take iſſue vpon his promiſe of the vnion, which ſhe performed with much dexterity.

Then he puts all together, and aſſures her that he will be gone the next tide to Graueſend.

When hee comes home, hee diſpatches letters ſpeedily to the old Vſurer, certifying him of his

good progreſſion in Connie-hoope-lane, and deſiring his patience for certaine daies, which the contriuing of his aſſurance by good and ſufficient counſell would take vp.

The time pretended for the Downes, and to draw downe a good eſtate for his young Miſtreſſe, is vpon better conſideration beſtowed at *Rumford*, where whoſoeuer had ſeene him in the liſt of his liberalitie, would little thinke him to be ſo little a thing as might bee contained within the compaſſe of a counting houſe, or be confined within the proſpection of a falſe light.

Expect anon the ſequell of his ſtory,
Let Rumford *now be famous for* Iohn Dory!

Their ſeuerall cauſe of inſoluency followeth.

THe Courtiers cauſe is in his conſcience: For he neither can nor cares to pay.

The innes of court mans cauſe is in his Coercence, for he would if he could pay.

The countrie Gentlemans cauſe is in his confidence, for he truſts to his countrie men of the citie, and had rather they then he ſhould pay.

But the citizens cauſe is in his complacence.

It pleaſeth him ſo to paie, and he ſees no reaſon why he ſhould goe beyond the rule of conformitie.

He findes good graund Iurie Preſidents of fiue ſhillings in the pound, and it is faire too and ſufficient ſoder for the firſt flaw (by my faith.)

Some

Some would and if they could,
Some can, and yet they care not:
The least pay what they should,
The most spend all and spare not.

The sundry waies and weapons with which they fence with their Creditors, challenge the next place.

THe longest weapons with which my Courtier keepes his Creditor fartheſt off, are the winters iournies, and the ſummers progreſſe.

And when he is neerer hand, he does keepe them at ſtaues length, by challenging of a priuacy for indiſpoſition of body, conference with great and honourable Perſonages, or imploiment in the States wonderfull weighty affaires, when (God wot) the indiſpoſition is for want of cleane linnen.

The conference is with his boy, how to pay the Landreſſe which detaines it.

And his imployment is in and about the taking of a pipe of Tobacco.

The priuie watergate, and the garden outlet doe well.

And when he findes no remedie but that his Creditor will cloſe and come into him within his weapons length, then he ſweares that he was euen now about to ſend for him, had he not preuented him.

He tels him in great ſecreſie how he is in poſſibility to paſſe a ſuit of great worth, only hee wants ſome money to ſcatter in fees by the way: For it is

to bee vnderſtood, that with great Officers the chamber-men weare good clothes, and the doore-keeper has a precious facultie: he ſhall onely ſupply with ſo much as will euen the old ſumme, and pay himſelfe, *tot*, *talia*, and *tanta*, at his owne pleaſure, yea he ſhall bee a *Patentee* himſelfe, for argument of honeſt purpoſe and honourable dealing.

What ſhift ſo ere we make, he needes muſt do it:
For profit and preferment pricke him to it.

The Innes of Courts mans Weapons.

HIs firſt weapon is a well-pend Letter, excuſing his delay by incompetencie of exhibition.

Or by the neceſſity of attending the reuolution of their Tenants ſix moneths day of payment, according to the cuſtome of the Country.

But eſpecially by occaſion of his fathers great and dangerous ſickneſſe (though there were no ſuch matter) for that hee knew was the onely viſcouſe matter to belime his Creditor that could bee deuiſed or applied.

The next weapon, when the former way is ſtale of aſſiduity, is his good ſword, a watchfull eye and a ready hand.

The laſt is the deuiation and auoiding of the moſt frequented paſſages and ſtreets, and to hold compaſſe at the halfe point, through the Ber-

goes

goes of Allies, Tauernes, with backe doores, or by water, as stands with most accommodation.

His fencing in the night I most commend,
When he may safely drab, and drinke, and spend.

The Country Gentleman his Weapons.

THis youth (alas) hath neither occasion at the first to practise his defence, nor knowes the vse of the weapon, nor will he be brought to it of a long time; when payment is prefixed to be made to him the said Salomon set in siluer street London, hee in his better wisdome is betting of all his white money at the Cock-fighting in Couentrie.

And when all comes to all, when farther occasion hath drawne him into a farther respectualitie with his vndertakers in London; so that he must either stand vpon his guard, or lose the Bleane, with all Meadowes, Pastures, Feedings, woods, vnderwoods, and other the appurtenances worth tenne times the monie borrowed:

Then, O then, he lookes out his manly munition.
The ancient sleeping entaile.
The old mothers loincture.
The endowment of his wife, *ad ostium Ecclesiæ.*

All these he brings to his Cutler of Chancerie-lane, and bestowes so much vpon the oile of equity, as will scoure them vp cleanly, and make them fit weapons of defence against all the Cossaques of the City.

Petitions be the Postures of thy guard,
And may thy motions be like Canons heard;
Set field, or skirmish, Chamber, or the Barre,
Tis like to proue a very lingring starre.

The City borrower his fence.

HE handles his weapon with the best grace of them all, his Creditor dares scarce come within his reach, but only aske how he does as he goes by. And if hee doe presume to leaue word with the apprentice boy, that he would haue him tell his Master that he was here to speake with him, in the current of his other businesse, it is a bold aduenture, and a lawcie presumption taken very censoriously by my young Master at his comming home, especially if hee haue beene at the Renter-wardens feast.

The Cities occasion,
The Companies conuention, and
The parochicall prouision,

These be the things which challenge propriety and prioritie in a comely Citizen, before all other respects whatsoeuer.

He will not discontent the first,
Nor disappoint the second,
Nor disfurnish the last for obseruance of whomsoeuer.

For the monie taken vp of the Scriuener, the interest onely needs to bee paid in as yet: and the Scriuener (to stop his mouth) he shall haue the imploiment

ploiment and benefit to erect the Tenants of Conie-hoope-lane, and withall he will haue the Scriuener ſue the bond both againſt the heire and himſelfe, vpon which he will appeare to ſuffer iudgements againſt both right willingly. (Marry) he ſhall take execution againſt the heire only.

For the old Vſurers monie, hee found that the aſſurance could not be perfected till the next Michalmas terme, for it required the ceremonie of the barre, and before he would debarre his wife of any ceremonie belonging to her, he would be reputed the vnperfecteſt member that euer miniſtred in the Cities myſteries.

And for the Widdowes monie beſtowed in the Downes, he found the commoditie not ſo vendible here as beyond the ſeas, therefore he thought it beſt to ſend it into Holland, where it attends the next market, and would not ſo much as ſuffer it to touch at our coaſt.

This cannot cure but lengthen thy diſeaſe,
It may deferre the paine, but not releaſe.

Their noted places of refuge and retirement follow.

Ramme-Alley,

I Will not ſo much as looke into the court, or any the ſtanding houſes; the houſe-keepers lodging, nor the gardiners receit, neither the Mewes.

Nor

Nor pry into the meniall precincts of any the Innes of Court, farther then they ſtand for refuge and reliefe of the neighbouring priuiledges about them.

The firſt and chiefeſt of all which, for aduantage of the ground, for fortifications, for waterworkes, poſternes and paſſages, ſupplies and prouiſion by land or otherwiſe, is that ſo farre fam'd, and ſo fitly nam'd *Ram-Alley*, or the *Ramy-kim*, according to the Dutch tranſlation.

In it is a garriſon of old ſouldiers, euery one of the which is able to lead a whole armie of younger Debtors.

They call their Muſter-roll in the round Church.

They drill them in the garden, and

They make their ſet battailes vnder the trees in the new walkes, which peece of ground was liſted in and leuel'd for the purpoſe.

For the workes within *Ram-Alley*, there be two moſt notable: the one is rais'd and contriued in the forme of a Ramme, which Rammes were vſed in the old Iewiſh Diſcipline, as appeares by the Hiſtory it ſelfe more at large.

This worke is of a reaſonable ſtrength, hauing a watch-Tower in the ſimilitude of a Coblers ſhop, adioyning, from whence all the forces about are called together vpon the leaſt approach of the enemie.

But the other is a fort moſt impregnable, where the enemy dares not ſo much as come within ſhot to take the leaſt view of it.

There

There is none but this onely one ſo inuincible, farre and neere, and therefore our later writers haue ſtiled it the Phœnix. There be other pretty contriued plot-formes in the faſhion of Cookes ſhops two or three, where if a Setter or Spy doe but peepe in at them, they will make him pay for the roaſt before he depart (Ile warrant him.)

To the Rammykins doe belong a very great fleet, conſiſting of many ſaile well man'd, and theſe are onely for the ſeruice by water.

This place according to the Geographicall map, and the report of our moderne Authors, cannot poſſibly be ſo beſieged, but that they within may goe in and out at their pleaſure without impeachment.

At the Middle-temple gate they will ſhut in ſpite of the deuill.

At the Inner-temple gate they feare no colours in the Rain-bow.

And at *Ram-Ally* Poſterne, in caſe they cannot fetch Fetter-lane, but diſcouer ambuſhment, they need onely draw their bodies within guard of pike, turne faces about, and retreat through the Miter.

Or admit they ſtand for Fleet-ſtreet, & be ſo intercepted, that they can neither recouer the Miter nor *Ram-Ally*, it is no more but onely to mend their march, fall downward as if they gaue way, ſuddenly diſcharge their right hand file, and fall eaſily into Serieants Inne, where by an ancient treaty had betweene theſe two houſes, it was agreed that the parties in ſuch diſtreſſe might, paying the Gentle-

man Porters Fee, haue conuoy and conueyance throughthe Garden into the Temple, without no hazzard of his perſon.

Then when they would forrage, they are no ſooner out of the Middle-temple gate, but there be three ſeuerall places of defence to friend them; *(viz.)*

The Bell.

The Barre gate, and

Shire lane.

The paſſage through the Kings Bench office is a moſt excellent ſafe way for cloſe contriuing and reuiuing.

The Gardners wharfage as the tide may ſerue, will ſerue the turne too.

But the new doore by the Bochards, though it be none of the ſweeteſt way, yet it is the ſafeſt of all the reſt, for at the ſight of the pompe the ſetter ſtarts backe, and will by no meanes purſue him any further.

Fulwoods Rents.

THe next place of refuge is commonly called *Fulwoods Rents*, which lies ſo in the maine and plaine continent, that it requires the ſtricter watch and ſtronger court of guard to be kept about it.

Beſides, the Generall of the enemy hath planted very neere it, and lately caſt vp a mount in the faſhion of a Sherifes Office iuſt in the face of them.

In *Fulwoods Fort*, otherwiſe yckleeped Skinkſkonce,

skonce, besides Robbin-hood and his out-lawes, lie a regiment of Tailors, the one halfe whereof with red beards, and the other hauing no beards at all.

Captaine Swanne was a very tall man,
So was not Francis Drake a;
When Snypp does sweare in single beere,
The Bailiffes vse to quake a.

At the vpper end of these Rents, and at the very portall of Purpoole-palace westward, was lately begunne a most excellent peece of worke, which had it not beene interrupted by those that plaid vpon them from aboue (questionlesse) it had beene the strongest and surest hold that euer was raisd within the continent for this purpose.

The backe gate into Graies Inne lane, with the benefit of the little Alley, *ex opposito*, is of good vse, but not at all times.

The passages through certaine Innes on the field-side, are attempted with some hazzard by reason of the straggling troops of the enemie, who lie pardue in euery alehouse thereabours.

The onely safe way of Sally, is that through the walkes, from whence the Red-Lion in Graies-Inne-lane receiues them with good quartering, and passes them through the backe way into the maine land: And so much for *Skink-Skonce*.

Milford lane.

THe next is *Milford lane*, to which certaine Captaines and their companies being long ſince caſhiered, betooke themſelues, and liking the ſituation of it, did there erect diuers workes, both to the land-ſide and the water for their enſafing.

As they came in by conqueſt, ſo they hold it by the ſword; and howſoeuer their title hath beene much diſputed heretofore, yet they haue now commuted the matter, proued plantation, pretended the firſt diſcouery: and withall haue reduced it to a moſt abſolute Hanſe and free towne of it ſelfe without dependency.

The chiefe benefit they haue for ſecuring of their perſons is that of the water, for to the land there is little ſafety when you are once without their works, and therefore I will abide here no longer, but hold my courſe onward to the Sauoy.

The Sauoy.

IF the *Sauoy* ſhould not be ſufficiently defended euery way, and in euery reſpect, it were a great ſhame to the diſcipline of the place, and the troupes that are there billeted, the rather for they conſiſt for the moſt part of Engyniers and Proiectors: and in memory of them, haue builded there certaine tenements which ſhall beare the name of Proiector-Ally for euer.

Duke

Duke Humfrey.

FRom hence you must giue me leaue to passe by boat to *Duke Humfries*, which was a very strong fortresse in former times, when the Megazine of munition, *viz.* the treasury of Tobacco-pipes was there established.

But the Megazine is remoued, and the place much weakened, their Commanders dispersed about Budge-row, and scattered in Warwicke-lane, where they are the onely vpholders of the three-penny ordinary (a strange alteration.)

The poore remainder of this Garrison, vnlesse they be speedily relieued by them of the Colledge, to re-enforce the daily assaults of the enemy, must of necessity yeeld vp all with much dishonour.

I can stay no longer here with good name & fame, and therefore I returne to my waterman attending all this while, who is to set me ouer to Southwarke, and land me at an excellent hold indeed, commonly called Mountague-close, sometimes the Scite of the Monastery of Saint Saviours neere the bridge.

Mountague close.

ANd though the Garison here consist not of so many old Souldiers, yet their number is no whit inferiour to that of Ram-Ally, and some of them serue on both sides, and are in both rolls euer attending where the seruice most requireth,

and the most of them are men of much actiuity.

The eldest company within it, are and haue beene directly diers in graine, descended from the race of the old blew Brittaines.

In Lent when other Garrisons are most thinne and worst victualled, these doe most exceed in both, for then whole troups of Butchers from the Cantons adioyning, offer themselues like so many Switzers vnto them: and conuey by land and water to that place, such abundance of cattle fetcht from the Kentish Kernes, and the Sorry Yonkry about them, as makes themselues plumpe and pliable for any enterprise all the yeere after, and also drawes very great store of Wascoterians and handsome Basketerians vnto them from all parts of the City and Suburbs, and all for meere carnality.

Ely Rents.

THe last is that euerlasting liberty of *Ely Rents* in Holborne, which is so aduantagiously mounted, that it commands all the leuell beneath it. It is a worke of small receipt, for it may bee made --- good, with three Brokers, two Coblers, a Baker and a Tapster, against all inuasions and Inuaders whatsoeuer.

I cite not that priuiledge of *S. Martins le grand*, with many other adioyning, which haue proper officers for returne of writs within themselues; because though they be not vnder command of the city, yet they admit no Sanctuary or refuge to the

the borrower, vnto whom the Fire and the Frying-pan are both alike.

These forementioned Garrisons, Forts and Fortresses, stand still in such state as is before expressed.

But I cannot forget the present estate of others, vpon which the enemy hath entred, either by conquest or composition:

Namely,

Cold Harbor.

THat of *Cold Harbor*, where was an excellent Blockhouse to correspond with that of the close on the other side. Both which together cleered the passage of the riuer betweene them, so that no water Bayliffe durst come within their reach at point blanke.

And this (as they write) was taken in by the sword in time of their securitie.

The Fryars.

THe Fryars, Augustine and Cruciate, Blacke, White, and Gray, great and lesse, and those of the Trinitie. The Spittle and Saint Graces, had all their Cooles puld o're their heads, and so were all for the most part led into the city captivitie, where they remaine to this day.

Tis said that they were most lost by this meanes, that they suffered those of the Freedome not only

to dwell among them, but likewiſe to encreaſe and multiply, to plant and ſupplant, the Nobility and the Gentry which vpheld their liberties: and in the end when they had got and engroſſed all power of office, truſt and authority, into their hands; they ſet open the gates and ſuffered the military men of the Mace to enter and ſurpriſe all.

The Commanders of the city were onely content vpon treaty, to article and agree with thoſe of the Blacke-Friers; that notwithſtanding they ſo entred by conqueſt, yet the old companies, eſpecially the Engliſh Fether-makers, the Dutch Iewellers, the Scotch Taylers, and the French Shoomakers, with ſome other forreigne forces, ſhould haue and enioy their ancient priuiledges, without moleſtation or interruption in any kinde.

Saint Bartholmewes.

BVt the greateſt blow that euer was giuen to the Borrower, was the taking in of Saint *Bartholmewes*, vpon whoſe plat-forme A whole Army of Borrowers and Booke-men might haue beene muſtered and drawne out in length, or into what forme or figure it had pleaſed them to caſt themſelues.

What workes, yea what variety of art and workmanſhip was within it?

What an excellent halfe Moone was there caſt vp without it for defence, towards Alderſgate-ſtreet?

What

What Sconces in the fashion of Tobaccoshops and Taphouses, in all parts of it.

What art was in the Silkeweauers there, who in twisting of their silke made it seeme like so many *Opticke* lines to conney and receiue intelligence to and fro in an instant, and laugh to scorne *a simile vnum illum Newsum inanimatum.*

But alas, these are all demolisht, the old souldiers discharg'd, and all deliuered and yeelded vp vpon composition and consent of the Commander.

By the last packet we receiue newes, that there are daily assaules made vpon *Saint Iohn of Ierusalem.* It is said likewise that they are in a mutiny within themselues; which if it be so, the band of borrowers there billetted will be shortly disbanded and dismissed vtterly.

The Iubileus, and daies of Priviledge follow.

THe vnparaleld Parliament is the first and of all others the best.

The very *Tunc Imperii* wherein *Iupiter* hath the full effects of his influence, when he is in his masculine house, and in a full aspect (*hora optima.*)

The next is a time of a raging pestilence: for if the sericants doe not then feare the plague of God hanging ouer their heads, I know not what the deuill will feare them.

The next is the time wherein my Lord Mayor takes his oath: For then the Sericants and their

Yeomen are all at Weſtminſter *(hora bona.)*

The next is that wherein the Sheriffes are ſworne: For in the forenoone the Mace-men attend their maſters. At noone they haue enough to doe to wait vpon Mr. Mayor of Oxfords cups: And in the afternoone it is as much as they can doe to get home.

Other daies of priuiledge are all ſuch wherein they are all generally tied to attend their Sheriffes to Pauls, as that of Chriſtmas day, All-ſaints day, Candlemas day, the Coronation day, the Powder-plot, and the fift of Auguſt. *(hora mediocres)* Only take heed how you touch at any Tauerne neere vnto Pauls after the Sheriſes are once ſet, and vntill they bee readie to depart, for feare of freebooters.

I cannot ſay what hope there is in the priuiledge of the Sabboth, but there is great preſumption vpon the benefit of thoſe times, wherein the Seriants weare their beſt Apparell, for I haue obſerued that they will make bold with their zeale, when they place much matter of conſcience in their clothes.

The daies of their Spittle-ſermons are eſpecial good ones: for their Maſters and Miſtreſſes being then in coniunction, it requires that they ſhould be double diligent the while.

The daies wherein the great Lords come downe to ociate, or negotiate, eat, or treat with their Maſters, are reaſonable good.

Whitſonday at the new Church-yard does well, but I am afraid that they will not bee altogether ſo

mad

mad as to be all compriſed within the perambulation of Bedlam, where I will leaue them at this time: and proceed to

The markes of a Conſcious Cautious Debtor, with the diſcipline of the Mace.

Theſe be the generall Markes.

1. Vncertainty of meeting.
2. Obſcurity of walking.
3. Variety of lodging.
4. Inconſtancy of abiding.

The particular markes follow.

At the lanes end he euer lookes behinde him.

And after he is once turned out of ſight he mends his pace in an extraordinary degree of footmanſhip, till he haue gained ſome ground of the followers.

And then he makes another ſtand to take notice whether any of them haue arriued thither with more than ordinary ſpeed, or precipitate himſelfe at the comming about the lanes end, which is the certaine ſigne of a Setter or a Serieant.

He neuer keepes the proponticke paſſage.

He hath a catalogue of all Tauernes with backe doores, eſpecially to the waters ſide.

Difference of attire (if he haue it) ſtands him in great ſtead.

He enuies the encreaſe of the Moone more then he pitties the decreaſe of his owne fortunes.

Hee knowes theres little got by running, and leſſe

leſſe by riſing at the Serieants hands.

Therefore when he hath buſineſſe to doe on the next day, he commonly remoues himſelfe ore night to the end he may haue a ſafe mornings flight.

His meetings (when he does ſay and hold) are in places where he may ſtand as much vpon his reputation as his Tailor may vpon his credit.

With the Italian he does much miſſlike the ouerhaſty manner of pace vſed by our nation in the city, (a place of ciuility, and that in the following of their ordinary affaires.

He is better at retriuing then at contriuing.

He is a great enemy to idleneſſe, for he loues not to ſee one ſtand leaning at a ſtall, or looking about him, where he claimes no propertie, nor owes any ſeruice.

He learned of his Grandmother to haue whiſſling after candle-light aboue all things.

He prayes not in common forme, but that the Commons may meet in forme (as aforeſaid.)

And no ſinne ſticks ſo impreſſiuely in his conſcience, or diſperſes it ſelfe through his whole heart, as that he euer paid any thing to his Creditors in part.

The Diſcipline now offers it ſelfe, and the Mace is lifted vp, in Terrorem populi.

WIthin London there are two regiments of Mace-men.

The one is incamped in the Poultry.

The other in Woodstreet.

The greater number of them attend their colours where they are euer ready to sally vpon the Alarum or signall giuen.

Other of them guard their Collonels person by turnes.

And the rest are appointed and exposed (as followeth.) So many of the best able and most trusty of their Cauallerie, as their seruice requires, especially in terme time, are planted at Chancery lane end, to make good that place, and to cut off such as issue out of the workes on the other side, or come downe from other parts to put themselues vnder the protection of them.

Of these Chancery-lane end men, if the designe doe deserue it, some one or two are drawne out of them, to defeat the passage betweene the middle Temple and the Bell or the Barre-gate, but this is vpon especiall occation, and therefore seldome attempted, but when they haue intelligence of some extraordinary booty, or good pillage comming that way.

Others of them are quartered in Smithfield, where euery Monday, Wednesday and Friday, they stand charg'd with cocke vp, ready to giue fire at euery poore Butcher in the Graziers quarrell, and these are of their Infantry.

Others are on euery market day commanded for Leaden-hall, where they serue one day vnder the Tanner, against the shoo-maker another day vnder

the Butcher againſt the Farmer, and ſometimes for the Scriuener againſt both.

Others are appointed to other ſeuerall markets, where rather then they will want entertainment, they will beare armes againſt the very butter-wiues (enough to make their hearts to melt with the very thought ont) the eldeſt ſort of them, ſuch as hold charge, rather for their aduice then their ability, are laid at the Exchange, where though the ſeruice be daily, and the Nation againſt whom they ſerue are all people of great ſtomacke, meeting euer at dinner and ſupper times onely, yet the danger is but ſmall in regard they haue the Country round about to friend.

The only Deſpvicos among them are ſeuerally appointed to the ſeuerall gates, where they ſcoure and keepe cleere the paſſage to the Barres, being the vtmoſt extent of their workes.

They are all right perfect at their Poſtures: As
Beare your Muſket vnder your left arme, *id eſt*,
Be ſure to touch the priſoner on the ſword ſide.
Pull out your Scowrer, *id eſt*,
Draw your Warrant.
Aduance your Pike, *id eſt*,
Exalt your Mace.
Cocke your Match, *id eſt*,
Enter your Action.

And ſo for euery poſture, Punctually and particularly in his order.

Then for Stratagems of warre, they ride the ancient diſcipline, quite dagger out of ſheath.

The

The beſt that Romain Hiſtories afforord vs, is of that one noble reſolution, who to gaine beliefe and credit of the enemy, mangled himſelfe, running out of the gates into their Campe to complaine his owne miſery and his Countries tyranny, with offer of giuing them vp into the enemies hand, only for actuation of his owne reuenge.

But giue me the plot that conquers at a farre leſſe price.

A Porters frocke (a Proiect of excellent carriage.)

A Lawyers gowne, (*Latet quod non patet.*)

A Scriueners Pen and Inke-horne (a deſigne of deeper reach then you are aware on.)

Theſe ſhall make his paſſage, *ſine ſanguine & ſudore.*

This is your only Proiector indeed, whoſe firſt anceſtor was begot betweene the *man i'th Moone*, and *Tom Lancaſters* Laundreſſe, vpon a faire fagot pile, from whom are deſcended the only Choriſters of our counter-quire.

It would doe you good to heare the whole packe of theſe together, they are ſo excellent for ſent and cry.

But the beſt mouth'd among them in truth, and for my money, the onely mouth is without Biſhopſgate.

And the beſt ſented at the vpper end of redcroſſe ſtreet, iuſt at the entrance into Golding-lane, into whoſe ſweet boſome I commit them all, and there leaue them.

It

It may be expected that I should say somewhat of the Discipline of the Bailifes, but especially of those of the Vierge and the Clinkonians.

But some of them haue no Discipline or order at all, and the rest very little.

The poore Pickard cannot out pilfer them in the plaine path-way of their practise, they hold no good quartering with any man, but are more desirous of prey then of lawfull conquest.

The better sort of them goe in bootes without spurres, and they for the most part are bought in Turning-stile lane in Holborne: the Author holds them not worthy his penne, or to be rank't with the men of the mace before mentioned, and therefore by his good will he will haue nothing to doe with them at any hand.

The Creditors part.

FOr the Debtors part, I am perſwaded that our Author hath performed it reaſonable well.

But for the other of the Creditor (to ſay the truth) he hath practiſed that part very little hitherto, and therefore is very diffident of his abilitie therein.

Yet howſoere, he'le ſtand vpon his credit,
And iuſtifie his word, becauſe he ſed it.

For the charitable extent of the Creditors curteſie.

VErily this man of Credence doth obſerue theſe principles in all his proceeding of this nature.

Firſt, that he may lend or truſt vpon ſuch conditions as may tend to the benefit of the Borrower or Debtor chiefly.

Then, that his owne gaine may be moderate.

Then, that there may be Record thereof kept for teſtimony of his ſincere intenuon, in two or three ſeuerall bookes at the leaſt.

And laſtly, he doth not onely lend or truſt, but farther giueth it a bleſſing, that it may yeeld much increaſe to the borrower and debter.

The reasons hereof are all as pregnant as pious.

1. For it is better for him to build them to pull downe.

2. He will not grinde the forehead of his poore brother.

3. His booke cannot erre, for it admits no traduction, but the pure and vncorrupted text it selfe, as it was deliuered in the primitiue register, while *Thomas* his fore-man was yet liuing, and did beare record as a faithfull witnesse of these proceedings.

And though the blessing be bestowed vpon a dead commodity, yet I hope it argues no superstition in him that giueth it.

And all this is apparantly good till we come to

The mystery of Multiplication.

TRadition, it is not tollerable but an abomination, and yet our Creditor holds that Addition in the secret of shop-booke may bee very allowable.

For so long as he doth onely make vp, in credits what he hath lost in stocke, or what is decaid in necessary expences, and not riotously or vainly, seeing the wicked are but vsurpers of the riches of this world, it is lawfull for him, with an equall hand to bee carried among his Debtors by way of apportionment,

portionment, to raise and affesse them at his discretion.

He will take no interest, nor wrong his conscience for any good, his shop-booke hath hitherto held good name and fame. Herelies nay corrupt into the Church dutie, but neither rub this shop-bookes in any wise: there is nothing there but while hath beene delivered, and his servants (especially one amongst the rest) will as boldly as any Brewers desperate Clarke maintaine and iustifie it: shall he not maintaine his masters mystery, which they are both to be saued by the same faith? No by, he shall put the debtor in minde of the delivery of every parcell, with all the circumstances to it, for he remembers it as perfectly, as if it had beene done but yesterday. Now the Debtor beginnes to quarrell the Shop-bookes, my Creditor is most lushy incensed: And therefore now in the next place

The Crow lookes to eat the Oister alive, but is caught in the trappe, and the hand in the Shop-booke bredes the winde-colique in the warehouse, which shake the Fabrique and foundation of all his factory as follow-eth:

Suppose the tide is now comming in, and the poore Oister gapes for some refection in the moisture of it. The Birds of prey (*Sailers*) the shop-keeper the Crow, and the Vintner the Cormorant these hover about it, each of them hoping to pull it out of the little tenement where it dwells, and so

denounce it alive. Hereupon the Cormorant and the Crow contend for the prize: The Crow claimes it as a Stray lost, and left without the bounds of any watry couerture on the dry land at a low ebbe. The Cormorant challenges it neuertheleſſe, as being ſtill within his high water-marke: Then the Crow alledges that it is ſo waſted (wanting water) that it is become no better then Carrion, and therefore it does properly belong vnto him. The Cormorant denies that, and aſſures him that the Oyſter is yet alive, and therefore no carrion. But the Crow had giuen ſo much credit formerly, that he would now ſcarce beleeue his owne eies (eſpecially in his wiues caſe) he would by no meanes beleeue this to be true, and therefore in hope to couſen the Cormorant, he deſires that he may only feele with his bill whether it were ſo or no: Leaue is giuen by the Cormorant, who thought it was enough for the Crow to ſmell vpon the prey, intending that neuer any more ſhould come to his ſhare: Then the Crow who knew how to tickle a Trout at his pleaſure, did without aſſiſtance of Conſtable, or aduice of Counſell, make a moſt violent entry vpon the Oyſter, which preſently claps to his doore, ſhuts the Crow within, and caught him ſo faſt by his bill of entry, that all *Colebeſter* and the cuſtome-houſe can teſtifie to this day, with what vncuſtomed and vncourteous entertainment he was there receiued.

Well might the Crow cry and call for his companion the Cormorant to redeeme him from captiui-

ty, but all was in vaine. The doores were ſhut vp, he could not ſo much as belch at the key hole, or let out the wind which troubled the warehouſe by any meanes forward or backward, the very foundation of the ſhop and ſhopbord, were ſhaken with the violence thereof.

Being in this extremity, and ſo taken with the wind, that nothing applied inwardly could poſſibly helpe him, he calls for the ſhop-booke, and beginnes to coniure the collicque with ſuch terrible charmes and incantations, as the like were neuer deuiſed nor put into any pentacle: Then he raiſed the great Prince, *In primis*, out of his Eaſterne Empyre, with a legion of *Items* attending him.

Theſe two hee ſets to taske, and enioynes them to diſtinguiſh his Debtors in *Spero*, from thoſe in *Deſpero*, and to deale more plainly with him herein, then Widdowes vſe to doe by their Husbands eſtates in the Court of Orphans, and elſe-where: They performe his deſigne inſtantly, and the greater number appeared to be perdues directly deſperate and debilitate, amongſt the which my couſin Courtier and my Innes of Court-man were of the number.

The Courtiers ſuit did long languiſh and was palliated, and vpheld with letters commendatory, it complain'd much of the diſeaſe called the reference, it was a little lightened by a Cordiall certificat lately, yet in the end no meanes

nor medicine could ſerue the turne, but of a ſtopping and obſtruction at the great ſcale it died.

The Innes of Court man was neither heire nor aged ſufficiently, for the enabling of any ſuch act as hee had vndertaken publikely by deed, or priuatly in the ſhop-booke. The Scrinener, the City counſaile, himſelfe, and all were fatally infatuated, betraid with a beard, and ſoold with formalitie.

The wind riſes more and more, the ſtorme encreaſeth, ſtrange ſtitches on euery ſide of the ſhop, wonderfull weakneſſe in the ware-houſe, and conuulſions in the Counter, boord and box, complaine and cry out vpon the Collique, at whoſe mercy we leaue him, expecting the eruption thereof very ſpeedily.

The Signes fore-running the Vnderfull Cracke.

THe certaine Signes in a Citizen are theſe:

He ſtriues to be call'd into ſuch office, eſpecially as whereby he may haue the ſtocke of the Parith or Company in his cuſtody.

He giues ground in matter of payment, the longer he deales, the more hee leaues in the remainder vpon euery payment.

He leaues the plaine path of his profeſſion, and

places more faith in a Project, then in all the probabilities of his owne Trading: and when a Citizen turnes Projector, he has the very tokens of the wonderfull Cracke vpon him.

His Country house is too little for him, and it wants a gate-house for his Wife and Coach to come in at, and therefore there must be laid out in building thrice as much as the Fee-simple of all when it is finished will affoord.

Hee takes vp at interest to make good the building: all his good debts hee sets ouer to the immediate accountant in trust, and with an intention to preuent his Creditors.

All his purchases are either in the name of his sonne, or some trusty Kinsman of his wiues.

The neerer the Cracke, the faster he laies about him, to take vp in any kinde, and vpon any conditions, then he conueies all things of value out of his house.

And at last he giues fire with a report of his great losses as or beyond the seas, where he (God wot) had neuer any factory or dealing in all his life time.

Then hee sends his Wife to her Mothers, where shee must liue awhile, that shee may not be troubled with the noise and clamour of the Creditor.

He

Hee betakes himſelfe to his Chamber, keepes the ſhop windowes ſhut, and prouides a Catalogue of all his deſperate credits, onely to deliuer to his Creditors, when they ſhall come to treat vpon the ſubiect of ſatisfaction.

The newes reaches to the Exchange by noone, where they that haue giuen credit to him, looke ſo prettily and pittifully one vpon another, as you might know and challenge them by their faces.

Then they gather together, and conferre their notes, and caſt vp the whole ſumme what all their credits may come vnto, onely ſome of the more pragmaticall ſort, who feare to publiſh their loſſes leſt their owne eſtates ſhould come likewiſe in queſtion, doe diſſemble the matter, and ſpeake with the leaſt. Others that ſuſpect, it may bee their owne caſe very ſhortly, pitty the mans misfortune, blame the hardneſſe of the times, deadneſſe of trade, and ſcarcity of coine, recounting what he is out for forreigne plantations abroad, and other contributions at home, and with what charge he hath gone through ſo many offices in ſo ſhort time, whereat euery man relents and lets ſlacke his more ſtrict purpoſes, agreeing all to go to his houſe to conferre with him after dinner.

And ſo diſmiſſe we them till then.

IT may be you looke I ſhould haue ſpoken ſomwhat of the Cracke of my City-gallant, but it is improper to place him amongſt Creditors that has beene bred a borrower from his cradle, and that according to the cuſtome of the Citie: let it only ſuffice, that though he had not his country houſe, yet he had his country hoſteſſe, and though he dealt not in court Proiection, yet he kept a vile coile for court Protection.

His Hoſteſſe ſhe paid the old Widdowes and his young Miſtreſſe their debts in the ſame coine that he tendred to them.

And at laſt when his inſoluency appeared vpon euery poſt, ſhee prefer'd any Iuſtice of peace his Clarke thereabouts to her reſpectuality before him, ſo that there was neither abiding at *Rumford*, nor returne to *London*, but he muſt of neceſſity make a voyage, be it but to Britleſey, where hee lies cloſe vnder a borrowed name, which was the laſt commodity that euer he tooke vp, till his friends ſhall haue rectified his credit, and reſtored him to the eſtate from which he was ſo lately collapſed and fallen.

The recovery of the old man, With the common comfort which it did beget, hold the next place.

AFter dinner all the Creditors met againe on the Exchange, where they held full three houres conference, during which time not any of them did beleeue one word which another spake vnto him, for they were too wise and learned in the vle and exercise of conformity, to speake the simple truth, because they were to deale in a matter mixt and compounded of many ingredient credits commedled and put together.

From hence they goe to the house of their Debtor, in number as many as a whole colledge of Physicians to enquire for their Patient: they are forthwith brought vp vnto him into his chamber, where they found him in an old suit onely fit for garbling or eating of greene-fish, with as many night-caps vpon his head as there bee cups in a nest of Court-dishes, and the old gowne which was alwaies wont to lie at the Hall for ordinary daies: in stead of plate there were only two full Vrinalls standing vpon the Court-cubbord, by which they might discerne the great disabilitie and weakenesse, which the wind-chollique had wrought within him.

And in stead of accounts, bonds and bills, and other euidences, there lay only open before him, the foresaid

foreſaid Catalogue conſiſting of deſperate debts and debtors (as aforeſaid.)

They ſalute him as if they did in a manner partly remember him, and then all together, as well the man of ten, as he of two and twenty hundred in credits, without difference, put forward for the firſt deliuery of his minde vnto him.

This diſorder was much blamed by the graner ſort, and vpon better aduice, ſelect men were drawne out of them to compound, for ſo many as would voluntarily conforme themſelues, which was to be done according to the Catalogue, and as the ability would beare it.

In the meane time a letter of licence is ſealed for his liberty, to call in and recouer what was due vnto himſelfe.

This Letter of licence begat a commiſſion of conformity, and then to worke they go full roundly: ſome of the chiefe who had taken other and better conditions of ſatisfaction of him in priuat, then the reſt, ſhewed much forwardneſſe in the publike way of compoſition, and in the end did ſo ſtrengthen their party, that they preuailed againſt the other.

The whole debt was cryed downe to ſix and eight pence in the pound, the windowes were opened, the ſeruants in the ſhop flung vp their caps, the Curſe was remoued from their houſe, their Maſter was a reconered man, and none but a banquerupt would ſay to the contrary.

The recouery of the old man, with the common comfort which it did beget, hold the next place.

AFter dinner all the Creditors met againe on the Exchange, where they hold full three houres conference, during which time not any of them did beleeue one word which another ſpake vnto him, for they were too wiſe and learned in the vſe and exerciſe of conformity, to ſpeake the ſimple truth, becauſe they were to deale in a matter mixt and compounded of many ingredient credits commedled and put together.

From hence they goe to the houſe of their Debtor, in number as many as a whole colledge of Phyſicians to enquire for their Patient: they are forthwith brought vp vnto him into his chamber, where they found him in an old ſuit onely fit for garbling or eating of greene-fiſh, with as many night-caps vpon his head as there bee cups in a neſt of Court-diſhes, and the old gowne which was alwaies wont to lie at the Hall for ordinary daies: in ſtead of plate there were only two full Vrinalls ſtanding vpon the Court-cubbord, by which they might diſcerne the great diſabilitie and weakneſſe, which the wind-chollique had wrought within him.

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Their Miſtreſſe was ſent for home with all the ſpeed that might be, and this night all her kindred and their maſters friends were to ſolemnize this happy recouery of the decayed man, where they meant to drinke to the health of ſix and eight pence, from ſix in the euening till eight next morning.

The common Comfort only remaines.

NOw the recouered man makes a moſt ſtrickt ſcruteny and reuiew into his ſhop-bookes, as well for debtors ſoluent as inſoluent, he confers his Regiſters all together, and where he finds a debt vncroſt in any one of them, though it be diſcharged in the other two it makes no matter, this is it by which he muſt ſtand charged, and vnleſſe hee can diſcharge himſelfe by this alſo, hee is like to periſh and receiue condemnation by the very letter without tradition.

He will ſpare no man whom the Law puts into his hands, leſt he become a partaker in his iniquity. Hee calls home all things which hee had formerly conueighed out of doores. And ſets forward his building in the country.

He flouriſhes as he neuer did before, and will giue 1000. pound with his lame daughter now, more then he offered with her at the laſt ſwan-hopping.

Heele out bid all the towne for the great and leſſer formes.

Briefly

Briefly, he vowes:
To redeeme the time paſt.
To preuent the euill day to come.
To runne the courſe, and tread in the foot-ſteps of ſome of the right worſhipfull, and in reuerence of conformity to conuert his old compoſition gowne into a faire and conformable foot-cloth.

But three rich wiues, and ſuch another Crack,
Will make thee ſcorne to cry (What doe you lacke?)

By the Counſaile of *Ram-Ally.*

Non nobis nati ſumus.

WHereas in theſe latter times it concernes vs in ciuill pollicy, to be ſo much the more induſtrious as we are become numerous aboue former ages, and no endeauour can bee ſo beneficiall and honourable as the enlarging of our territory by diſcouery and plantation in parts habitable and agreeable with our debitory diſpoſition, where wee may diſperſe our Colonies with more conueniency and aduantage then at this preſent: for which purpoſe wee haue lately imploied and ſet forth the good ſhip, called *(The leaſt in ſight)* accompanied with that approued and well appointed Pinace *(The pay nought)* the charge and command of both which, we conferd vpon Sir *Oliuer Owemuch*, who man'd, the ſame with perſons beſt qualified in

the Art of Inſoluency, the greater part whereof himſelfe had knowne and tried to be men of much truſt, being his owne Creditors, and creatures of his owne diſcreation, whoſe louing kindneſſes he requited in manner of imploiment following, *viz.*

His Mercer he made Maſter of (*The leaſt in ſight*) and his Baker Boat-ſwaine.

And becauſe his Vintner had beſtowed many a ſhot vpon him in proſperity, he made him Maſter Gunner in his aduerſity.

His Tobacco-man deſired to bee the Gunners mate, becauſe he would make all ſmoake againe.

A Purſer they needed not: for beſides that, they had all bad memories in calling of things paſt to remembrance, they held it a fooliſh thing to keepe accounts where there was no purpoſe of payment.

His Haberdaſher came ſomewhat with the lateſt, but his Laundreſſe by the power of her Letters commendatory, preferd her husband to bee Controuller of the Coile, Remembrancer of the Bilbowes, and Yeoman Squabber of (*The pay nought.*)

And his Taylor laſt of all, becauſe hee had the beſt ſtomacke to the action, he was made Steward, and had charge of the victuall for the voyage.

Being thus prouided on Munday the firſt of March, the wind blew faire from the Eaſt, when they left the Temple-ſtaires: And the ſame day being Saint *Dauids* day, the aire grew thicke and very foggy, inſomuch that the pinace had loſt the Admirall,

mirall, had it not in ſtead of a light in her Lanthorne hung vp a Leeke in the maine top, by the ſent whereof it recouered ſight of her againe the next morning by breake of day.

On the ſecond, third, and fourth day the weather was very variable and ſtormy, howſoeuer they ſtill ſpoond onward for moſt aduantage.

About eight of the clocke on fryday the fifth of May, their Pylot who had beene a Spectacle-maker and a Proſpectuary without Temple-barre, deſcried a ſaile making towards them which they ſuſpected by his flag to be the water-bailiffe of *London*.

Hereupon a Councell was call'd aboord, the Captaine to conſider what was to be done in this imminent extremity.

Some aduiſed that it were fit to make the land, if they knew where to touch without hazzard.

Others of higher reſolution aduiſed to ſtand the fortune of a Sea-fight, and to draw their number out of ſight into the hold, whereby to encourage the enemy to a neerer approach, which opinion was generally receiued and allowed.

Preſently, as the occaſion required, it was agreed that for the ſublimation of euery ſparke Spirit amongſt them, there ſhould be an extraordinary allowance made inſtantly (that was) the full proportion of one pipe of Tobacco, and a Temple-pot of ſix to euery two of them, which when they had cheerefully paſt about; the Taylor whoſe conſcience was more tender then his ſtomacke, would needs

be

bee reſolued in two points concerning his ſoules health before the fight ſhould begin. The firſt was, whether the cauſe and quarrell which they were to vndertake were iuſtifiable or no, for that he euer held Ludgate more worthy then Newgate in diuers reſpects: and the next was in caſe he ſhould miſcarry in the action, whether *Limbus patrum & infantum*, were not vnder his owne ſhop-boord or no.

Before my Taylor could haue opinion herein of their Captaines Chaplaine, who had beene a Viniger-man formerly, and a fellow of excellent ſharpe apprehenſion: the ſuppoſed enemie came within ſhot, whereupon euery one of them began to apply him to his charge.

But iuſt as Maiſter Gunner was ready to let flie, (not for feare I hope) they perceiued no other aſſailants but the Church-wardens of new Braineford, who were bound for London to buy bells, not for the Church but their morrice dance againſt the enſuing Whitſon-ale. Hereupon for their better recouery, the allowance was againe doubled to euery one of them. And on they paſſe brauely till on Saterday the ſixth, they diſcerned firme land, lying vpon the Savoyans Eaſtward. Here the Captaine drew out the one halfe of his forces, and with his long boat put them to land, where they found a moſt ſpatious continent fit for plantation at foure degrees beyond the Temple, the climate exceeding temperate ſo long as you pay the Tenniscourt

court keeper for your lodging, the accommodations moſt excellent, either thorow the white Hart into the Couent-Garden, and ſo into the countrie round about; or from the great houſe thorow the Swanne into Drury-lane, and ſo forth free as bird in the aire: The Lacedemonian women ſupply them with fiſh and fruit of all ſorts, which they bring downe in aboundance from the vpland countries: inſomuch as there is neither feare of want of victuals, ſo long as they haue mony; Nor of ſecuriry while they doe put themſelues vnder the protection of Denmarke-houſe: Heere they left the Haberdaſher and certaine other to winter it, and the reſt returned aboord the ninth day of May, bearing their courſe ſtill Weſt and by North: On the the twelfth day, *Cape Virde*, or Greenes wharfe, did ſhew it ſelfe vnto them, where they likewiſe put in, & forraged cleane thorow it on both ſides. This place (beſides other goodly beaſts of all ſorts) is moſt famous for Harts, whoſe hornes are of the comlieſt branch and ſpreading, as alſo of dimenſion and extenſion that can be; ſo that in memory of them, the Captaine named the place *Harts-horne-Ally*: Then the which no place hitherto diſcouered, is of a more capable continent, or more rich in Minerals, Vegitatiues or Victuals, or more agreeable with the conſtitution of our countirimen, eſpecially if they be married. The ſeuerall commodities and merchandizes whereof you ſhall receiue more at large vpon

returne of the *Leaſt in ſight*, from thence

In the meane time we exhort you that both with cheerefull contribution, and otherwiſe with your aduice, you doe not onely vphold the old ones, but alſo further and aduance the ſaid two new plantations ſo happily diſcouered, and ſo proſperouſly purſued hitherto, by you the Councell and Aduenturers of the ſaid company, and at your only charge and expence.

So ye that ſee't may wiſh, but neuer ſhall ye
Performe the like aduentures as Ram-Ally.

FINIS.

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